I 22.7/14
NEVADA PUBLIC LIBRARY

Department of the Treasury
Internal Revenue Service

Department of Labor
Office of Pension and Welfare Benefit Programs

Pension Benefit Guaranty Corporation

JUL 23 1986
U. S. GOVT. PUBS.
DEPOSITORY 372

1985 Instructions for Form 5500

Annual Return/Report of Employee Benefit Plan (With 100 or more participants)

(Code references are to the Internal Revenue Code. ERISA refers to the Employee Retirement Income Security Act of 1974)

File 1985 forms for plan years that started in 1985. If the plan year differs from the calendar year, fill in the fiscal year space just under the form title. For a short plan year, see instruction C.

Reminder: Plans covered by the Pension Benefit Guaranty Corporation termination insurance must file their Annual Premium Payment, PBGC Form 1, directly with that agency.

Paperwork Reduction Act Notice.—We ask for this information to carry out the law as specified in ERISA and Code section 6039D. We need it to determine whether the plan is operating according to the law. You are required to give us this information.

A. Who Must File.—Any administrator or sponsor of an employee benefit plan subject to ERISA must file information about each such plan **every year** (Code section 6058 and ERISA sections 104 and 4065). Also required to file, for each year, is every employer maintaining a specified fringe benefit plan as described in Code section 6039D. The Internal Revenue Service (IRS), Department of Labor (DOL), and Pension Benefit Guaranty Corporation (PBGC) have consolidated their returns and report forms to minimize the filing burden for plan administrators and employers. The chart on Page 3 gives a brief guide to the type of return/report to be filed.

1. Kinds of Plans.—Employee benefit plans include pension benefit plans and welfare benefit plans. File the applicable return/report for any of the following plans.

(a) Pension benefit plan.—This is an employee pension benefit plan covered by ERISA. The return/report is due whether or not the plan is qualified and even if benefits no longer accrue, contributions were not made this plan year, or contributions are no longer made ("frozen plan" or "wasting trust"). See instruction E on page 3.

The following are among the pension benefit plans for which a return/report must be filed:

(i) Custodial account established under Code section 403(b)(7) for regulated investment company stock.

(ii) Annuity arrangements under Code section 403(b)(1).

(iii) Individual retirement account established by an employer under Code section 408(c).

(iv) Pension benefit plan maintained outside the United States primarily for nonresident aliens if the employer who maintains the plan is:

(A) a domestic employer, or

(B) a foreign employer with income derived from sources within the U.S. (including foreign subsidiaries of domestic employers)

and deducts contributions to the plan on its U.S. income tax return. See "Plans Excluded from Filing" below.

If these plans are non-qualified plans required to file a 1985 Form 5500, be sure to check item 6c(iii) and do not complete items 8b(i), 8d,15, 16, 22, and 23. Do not file Schedule A, B, or SSA.

(v) Church plans electing coverage under Code section 410(d) .

(vi) A plan that covers residents of Puerto Rico, the Virgin Islands, Guam, Wake Island, or American Samoa. This includes a plan that elects to have the provisions of section 1022(i)(2) of ERISA apply.

(vii) A pension benefit plan that is described in Code section 401(k) and is also part of a cafeteria plan described in Code section 125 should file a Form 5500, completing all the information for a pension plan, for the 401(k) plan and a separate Form 5500 for any remaining plan features under Code section 125 as described under (b) and (c) below.

(b) Welfare benefit plan.—This is an employee welfare benefit plan covered by Part 1 of Title I of ERISA including a plan that covers residents of Puerto Rico, the Virgin Islands, Guam, Wake Island, or American Samoa. Welfare plans filing only under Part 1 of Title I of ERISA need complete only questions 1 through 16 and 22. Plans that are both a welfare benefit plan and a fringe benefit plan must also complete questions 17b, 17f, and 17h.

(c) Fringe benefit plan.—Group legal services plans described in Code section 120, cafeteria plans described in Code section 125, and educational assistance programs described in Code section 127 are fringe benefit plans and generally are required to file the annual information specified by Code section 6039D. However, Code section 127 educational assistance programs which provide only job-related training which is deductible under Code section 162 do not need to file Form 5500.

If the plan is both a welfare benefit plan covered by Part 1 of Title I of ERISA and a fringe benefit plan specified by Code section 6039D, complete questions 1 through 16, 17b, 17f, 17h, and 22. Be sure to complete 6a(v), (vi), and (vii) as applicable. However, if the plan is required to file Form 5500 only because of Code section 6039D, complete only questions 1 through 5, 6a, 6f, 7a(iv), 7b, 9a, 9b, 14h, 14j through 14l, 17b, 17f, and 17h.

Exception for plans that are NOT described in Code sections 120, 125, and 127: Unless you are described in the preceding Code sections, you do not need to file a return/report for a plan that had fewer than 100 participants when the plan year began if: (1) benefits are paid as needed only from the general assets of the employer or the employee organization that maintains the plan; (2) benefits are provided exclusively through insurance contracts or policies; or (3) both. These insurance contracts or policies must be issued by an insurance company or similar organization (such as Blue Cross, Blue Shield, or a health maintenance organization) that can legally do business in any state. The premiums must be paid either by the employer or employee organization from its general assets or partly from its general assets and partly from contributions by its employees or members (which the employer or organization forwards within 3 months of receipt). See 29 CFR 2520.104-20.

2. Plans Excluded from Filing (This does not apply if you are required to file by Code section 6039D.).—Do not file a return/report for an employee benefit plan that is any of the following:

(a) An unfunded pension benefit plan or an unfunded or insured welfare benefit plan: (1) whose benefits go only to a select group of management or highly-compensated employees, and (2) which meets the terms of Department of Labor Regulations 29 CFR 2520.104-23 (including the requirement that a notification statement be filed with DOL) and 29 CFR 2520.104-24.

(b) Plans maintained only to comply with workers' compensation, unemployment compensation, or disability insurance laws.

(c) An unfunded excess benefit plan.

(d) A welfare benefit plan maintained outside the United States primarily for persons substantially all of whom are nonresident aliens.

(e) A pension benefit plan maintained outside the United States if it is a qualified foreign plan within the meaning of Code section 404A(e) that does not qualify for the treatment provided in Code section 402(c).

(f) An annuity arrangement described in 29 CFR 2510.3-2(f).

(g) A church plan not electing coverage under Code section 410(d) or a governmental plan.

3. Kinds of Filers.—

(a) Single employer plan.—If one employer or one employee organization maintains a plan, file a separate return/report for the plan. If the employer or employee organization maintains more than one such plan, file a separate return/report for each plan.

If a member of either a controlled group of corporations or a group of trades or businesses under common control maintains a plan that does not involve other group members, file a separate return/report as a single employer plan.

If several employers participate in a program of benefits wherein the funds attributable to each employer are available only to pay benefits to that employer's employees, each employer must file a separate return/report.

T22.51:

(b) Plan for controlled group of corporations or group of trades or businesses under common control.— These groups are defined in Code sections 414(b) and (c).

If the benefits are payable to participants from the plan's total assets without regard to contributions by each participant's employer, file one return/report for the plan and a separate return/report for each employer who is not a member of the controlled group. On the return/report for the plan, complete item 17 only for the controlled group's employees. The nonmember employer's separate returns/reports should be filed on either Form 5500-C, regardless of the number of participants, or Form 5500-R (see instruction B, What to File). On the nonmember Forms 5500-C, complete only items 1, 2, 3, 4e, 5, 6, 9 and 26. On Form 5500-R complete only items 1 through 6b

If several employers participate in a program of benefits wherein the funds attributable to each employer are available only to pay benefits to that employer's employees, each employer must file a separate return/report as a single employer plan.

(c) Multiemployer plan.— Multiemployer plans are defined in ERISA section 3(37) and in Code section 414(f). File one return/report for each such plan. Contributing employers do not file individually with respect to such plans.

(d) Multiple-Employer-Collectively-Bargained Plan.—A multiple-employer-collectively-bargained plan involves more than one employer, is collectively bargained and collectively funded, and, if covered by PBGC termination insurance, has properly elected before 9-27-81 not to be treated as a multiemployer plan under Code section 414(f)(5) or ERISA sections 3(37) and 4001(a)(3). File one return/report for each such plan. Participating employers do not file individually for these plans.

(e) Multiple-Employer Plan (Other).—A multiple-employer plan (other) involves more than one employer and is not one of the plans already described. A multiple-employer plan (other) includes only plans whose contributions from individual employers are available to pay benefits to all participants. File one return/report for each such plan. In addition, for pension benefit plans, each participating employer files either a Form 5500-C, regardless of the number of participants, or Form 5500-R (see instruction B). On Form 5500-C complete only items 1, 2, 3, 4e, 5, 6, 9 and 26. On Form 5500-R only complete items 1 through 6b.

Note: *If a participating employer is also the sponsor of the multiple-employer plan (other), the plan number on the return/report filed for the plan should be 333.*

The Form 5500-C or Form 5500-R filed by the participating employer should list his or her appropriate plan number.

If more than one employer participates in the plan and the plan provides that each employer's contributions are available to pay benefits only for that employer's employees who are covered by the plan, one annual return/report must be filed for each participating employer. These filers will be considered single employers and should check item 4a and complete the entire form.

(f) Group Insurance Arrangement.—A group insurance arrangement is an arrangement which provides benefits to the employees of two or more unaffiliated employers.(not in connection with a multi-employer plan nor a multiple-employer-collectively-bargained plan), fully insures one or more welfare plans of each participating employer, and uses a trust (or other entity such as a trade association) as the holder of the insurance contracts and the conduit for payment of premiums to the insurance company. For further details see 29 CFR 2520.104-21.

You do not need to file a separate return/report for a welfare benefit plan you administer that is part of a group insurance arrangement, if a consolidated return/report for all the plans in the arrangement was filed by the trust or equivalent body according to 29 CFR 2520.104-43. The annual return/report Form 5500 is required by 29 CFR 2520.103-2 to be part of the consolidated report.

(g) Master Trust.—Plans of one employer or a group of employers under common control which participate in one trust must file for the trust and for the plans in accordance with the instructions found on page 9 if the trust meets the definition of master trust located in the second paragraph of "A. General" of those instructions.

B. What to File.—

Form 5500.—File Form 5500, Annual Return/Report of Employee Benefit Plan, annually for each plan with 100 or more participants at the beginning of the plan year. Welfare plans and fringe benefit plans see "(b) Welfare benefit plan" and "(c) Fringe benefit plan" on page 1 for the specific questions that must be completed for each type of plan.

If you file Form 5500 for an annuity arrangement under Code section 403(b)(1), a custodial account arrangement under Code section 403(b)(7), or a pension plan utilizing individual retirement accounts or annuities (as described in Code section 408) as the sole funding vehicle for providing benefits, you need only complete items 1 through 6, and 9 of Form 5500. (See 29 CFR 2510.3-2, 2520.104-48, and 2520.104-49 for arrangements not required to file Form 5500.)

If you file Form 5500 for an unfunded or fully insured welfare plan, you need not complete items 13, 14, and 22 on Form 5500, but you must check the box in the heading of item 13. However, plans described in Code sections 120, 125 and 127 that are required to file by Code section 6039D, must complete items 14h , 14j, 14k, and 14l. For a pension plan that holds only allocated insurance contracts that fully guarantee the amount of benefit payments and does not include a trust, check the box in the heading of item 13 on Form 5500, but do not complete items 13, 14, and 22. For a pension plan or a welfare plan that includes an intermediary trust, complete items 13, 14, and 22, but do not count the allocated contracts as an asset to be reported in item 13 or as an investment in item 22a(i). (Welfare plans using a 501(c)(9) trust are NOT unfunded.) See 29 CFR 2520.104-44.

Form 5500-C.—File Form 5500-C, Return/Report of Employee Benefit Plan, for each pension benefit plan and welfare benefit plan (unless otherwise exempted) with fewer than 100 participants (one-participant plans see "Form 5500-R" below) at the beginning of the plan year. File Form 5500-C for the first plan year, the year for which the final return/report is due, and for plan years in which a Form 5500-R is not filed as explained below.

Form 5500-R.—Form 5500-R, Registration Statement of Employee Benefit Plan (with fewer than 100 participants), should be filed by all one-participant plans. One-participant plans will file the Form 5500-R even if 1985 is the plan's first plan year or if it is the year the plan terminated. If this is a year of a plan termination, be sure to correctly check items 6a and 6b of Form 5500-R.

For plans other than one-participant plans, a Form 5500-R may be filed instead of a Form 5500-C for this plan year provided (a) this is not the first plan year; (b) this is not a year for which the final return/report is due; and (c) a Form 5500-C or Form 5500-K (as appropriate) has been filed for one of the prior two plan years. The Form 5500-R should not be filed if (a) this plan year is the first plan year, (b) this is the plan year for which a final return/ report is due, or (c) the Form 5500-R has been filed for both of the prior two plan years.

Any plan may choose not to file the Form 5500-R if the plan files the Form 5500-C instead.

Note: *Generally, under the filing requirements explained above, if the number of plan participants increases from under 100 to 100 or more, or decreases from 100 or more to under 100, from one year to the next, you would have to file a different form from that filed the previous year. However, there is an exception to this rule. You may file the same form you filed last year, even if the number of participants changed, provided that at the beginning of this plan year the plan had at least 80 participants, but not more than 120.*

Attach Schedule A (Form 5500), Insurance Information, to Form 5500, 5500-C, or 5500-R if any benefits under the plan are provided by an insurance company, insurance service or other similar organization (such as Blue Cross, Blue Shield, or a health maintenance organization).

Exception: *Schedule A (Form 5500) is not needed if the plan covers (1) only an individual, or an individual and his or her spouse, who wholly owns a trade or business, whether incorporated or unincorporated, or (2) a partner in a partnership, or a partner and his or her spouse.*

Attach Schedule B (Form 5500), Actuarial Information, to Forms 5500, 5500-C, or 5500-R for most defined benefit pension plans. See instructions for Schedule B.

Schedule SSA (Form 5500), Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits, may be needed for separated participants. See "When to Report Separated Participants" in the instructions for Schedule SSA.

Schedule P (Form 5500).—Any fiduciary (trustee or custodian) of an organization that is qualified under Code section 401(a) and exempt from tax under Code section 501(a), who wants to protect the organization under the statute of limitations

provided in Code section 6501(a), must file a Schedule P (Form 5500).

File the Schedule P (Form 5500) as an attachment to Form 5500, 5500-C, or 5500-R for the plan year in which the trust year ends.

C. When to File.—File all required forms and schedules by the last day of the 7th month after the plan year ends. For a short plan year, file the form and applicable schedules by the last day of the 7th month after the short plan year ends. For purposes of this return/report, the short plan year ends upon the date for change in accounting period or the plan year ends upon the complete distribution of the assets of the plan. (Also see instruction E.) If the current year Form 5500 is not available before the due date of your short plan year return/report, use the latest year form available and change the date printed on the return/report to the current year. Also show the dates your short plan year began and ended.

Request for Extension of Time to File.— An extension of time up to 2½ months may be granted for filing returns/reports if an application, **Form 5558,** Application for Extension of Time to File Certain Employee Plan Returns, is filed in time to request it.

Exception: *Single employer plans and plans of a controlled group of corporations which file consolidated Federal income tax returns are automatically granted an extension of time to file Form 5500, 5500-C, or 5500-R to the due date of the Federal income tax return of the single employer or controlled group of corporations if all the following conditions are met:*

1. The plan year and the tax year coincide.

2. The single employer or the controlled group has been granted an extension of time to file its Federal income tax return to a date later than the normal due date for filing the Form 5500, 5500-C, or 5500-R.

3. A copy of the IRS extension of time to file the Federal income tax return is attached to each Form 5500, 5500-C, or 5500-R filed with IRS.

Note: *An extension of time to file the return/report does not operate as an extension of time to file the PBGC Form 1.*

D. Where to File.—Please file the return/report with the Internal Revenue Service Center indicated below. No street address is needed.

If the principal office of the plan sponsor or the plan administrator is located in ▼	Use the following Internal Revenue Service Center address ▼
New Jersey, New York, Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont, Delaware, Pennsylvania (ZIP Codes beginning with 169-171 and 173-196 only)	Holtsville, NY 00501
Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee	Atlanta, GA 31101
Indiana, Kentucky, Michigan, Ohio, West Virginia	Cincinnati, OH 45999
Arizona, Colorado, Kansas, New Mexico, Oklahoma, Texas, Utah, Wyoming	Austin, TX 73301
Alaska, Idaho, Oregon, Washington	Ogden, UT 84201
Illinois, Iowa, Minnesota, Missouri, Montana, Nebraska, North Dakota, South Dakota, Wisconsin	Kansas City, MO 64999
California, Hawaii, Nevada	Fresno, CA 93888
District of Columbia, Maryland, Pennsylvania (Zip Codes beginning with 150-168 and 172 only), Virginia	Philadelphia, PA 19255

If you have no legal residence, principal place of business or principal office or agency in any Internal Revenue District, file your return with the Internal Revenue Service Center, Philadelphia, PA 19255.

Note: *The annual statement of assets and liabilities of a common/collective trust or a pooled separate account submitted by a bank or insurance company in accordance with 29 CFR 2520.103-9(b)(3) should be sent to: Common/Collective Trust or Pooled Separate Account, Office of Pension and Welfare Benefit Programs, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20216.*

E. Final Return/Report.—If all assets under the plan (including insurance/annuity contracts) have been distributed to the participants and beneficiaries or distributed to another plan, check the "final return" box at the top of the form filed for such plan. The year of complete distribution is the last year a return/report must be filed for the plan. For purposes of this paragraph, a complete distribution will occur in the year in which the assets of a terminated plan are brought under the control of PBGC.

For a defined benefit plan covered by PBGC, a PBGC Form 1 must be filed and a premium must be paid until the end of the plan year in which the assets are distributed or brought under the control of PBGC.

Filing the return/report marked "final return" and indicating that the plan terminated satisfies the notification requirement of Code section 6057(b)(3).

F. Penalties.—ERISA imposes penalties for not giving complete information and not filing statements and returns/reports. These include:

A penalty of $25 a day (up to $15,000) for not filing returns for certain plans of deferred compensation, certain trusts and annuities, and bond purchase plans by the due date(s). See Code section 6652(f). This penalty also applies to returns required to be filed under Code section 6039D.

A penalty of $1 a day (up to $5,000) for each participant for whom a registration statement is required but not filed. See Code section 6652(e)(1).

A penalty of $1 a day (up to $1,000) for not filing a notification of change of status of a plan. See Code section 6652(e)(2).

A penalty of $1,000 for not filing an actuarial statement. See Code section 6692.

The preceding penalties may not be imposed if you attach an explanation for your failure to properly file this return/report.

The following penalties may be applied upon conviction:

Any individual who willfully violates any provision of Part 1 of Title I of ERISA shall be fined not more than $5,000 or imprisoned not more than one year, or both. See ERISA section 501.

A penalty up to $10,000, 5 years imprisonment, or both, for making any false statement or representation of fact, knowing it to be false, or for knowingly concealing or not disclosing any fact required by ERISA. See section 1027, Title 18, U.S. Code as amended by section 111 of ERISA.

G. Signature and Date.—The plan administrator must sign and date all returns/reports filed. The employer also must sign a return/report filed for a single employer plan or a plan required to file only because of Code section 6039D.

When a joint employer-union board or committee is the plan sponsor or plan

Summary of Filing Requirements for Employers and Plan Administrators (File forms ONLY with IRS)

Type of plan	What to file	When to file
Pension plan with only one participant or one participant and that participant's spouse	Form 5500-R	File all required forms and schedules for each plan by the last day of the 7th month after the plan year ends.
Pension plan with fewer than 100 participants	Form 5500-C or 5500-R	
Pension plan with 100 or more participants	Form 5500	
Annuity under Code section 403(b)(1) or trust under Code section 408(c)	Form 5500, 5500-C or 5500-R	
Custodial account under Code section 403(b)(7)	Form 5500, 5500-C or 5500-R	
Welfare benefit plan with 100 or more participants	Form 5500	
Welfare benefit plan with fewer than 100 participants (see exception on page 1 of these instructions).	Form 5500-C or 5500-R	
Plan with 100 or more participants (see DOL regulations for exemptions)	Financial statements, schedules and accountant's opinion	
Pension or welfare plan with benefits provided by an insurance company	Schedule A (Form 5500)	
Pension plan that requires actuarial information	Schedule B (Form 5500)	
Pension plan filing a registration statement identifying separated participants with deferred vested benefits from a pension plan	Schedule SSA (Form 5500)	

administrator, at least one employer representative and one union representative must sign and date the return/report.

Participating employers in a multiple-employer plan (other), who are required to file Form 5500-C or 5500-R are required to sign the return/report. The plan administrator need not sign the Form 5500-C or 5500-R filed by the participating employer.

H. Reproductions.—Original forms are preferable, but a clear reproduction of the completed form is acceptable. Sign the return after it is reproduced. All signatures must be original.

I. Change of Plan Year.—To change a plan year of certain qualified employee benefit plans, you should get prior approval from IRS. See Code section 412(c)(5) and related regulations; and **Form 5308,** Request for Change in Plan/Trust Year.

J. Amended Return/Report.—If you file an amended return/report, check the "amended" box at the top of the form. When filing an amended return, be sure to put a circle around the numbers of the items that have been amended.

K. Notification Under Code Section 6057(b)(4).—Filing **Form 5310,** Application for Determination Upon Termination; Notice of Merger, Consolidation or Transfer of Plan Assets or Liabilities; Notice of Intent to Terminate, satisfies the notification requirement of Code section 6057(b)(4) when one plan merges or is consolidated with another plan or divides into two or more plans.

L. Deductions.—A worksheet is provided on page 12 to assist you in determining the deduction under Code section 404. Do not file this worksheet.

Specific Instructions for Form 5500

The numbers of the instructions are the same as the item numbers on the return/report.

1a. Enter the name and address of the plan sponsor. If the plan covers only the employees of one employer or if this return is only being filed because of Code section 6039D, enter the employer's name.

If you received a Form 5500 with a preaddressed gummed mailing label, please attach it in the name and address area of the form you file. If the name or address on the label is wrong, draw a line through the incorrect part and correct it.

The term **"plan sponsor"** means—

(i) the employer, for an employee benefit plan that a single employer established or maintains;

(ii) the employee organization in the case of a plan of an employee organization; or

(iii) the association, committee, joint board of trustees, or other similar group of representatives of the parties who establish or maintain the plan, if the plan is established or maintained jointly by one or more employers and one or more employee organizations, or by two or more employers.

Include enough information in 1a to describe the sponsor adequately. For example, Joint Board of Trustees for Local 187 Machinists, rather than just Joint Board of Trustees.

Group Insurance Arrangements.—For group insurance arrangements, enter the name of the trust or other entity that holds the insurance contracts. In addition, attach a list of all participating employers and their EINs.

1b. Enter the 9-digit employer identification number (EIN) assigned to the plan sponsor/employer. For example, 00-1234567.

Employers and plan administrators who do not have an EIN should apply for one on Form SS-4, available from most IRS or Social Security Administration offices. Send Form SS-4 to the same Internal Revenue Service Center to which this form will be sent.

Plan sponsors are reminded that they should use the trust EIN when opening a bank account or conducting other transactions for a plan that require an identification number. The trust may apply for an EIN as explained in the preceding paragraph.

Controlled groups of corporations whose sponsor is more than one of the members of the controlled group should insert only the EIN of one of the sponsoring members. This EIN must be used in all subsequent filings of the annual returns/reports for the controlled group.

If the plan administrator is a group of individuals, get a single EIN for the group. When you apply for a number, enter on line 1 of Form SS-4 the name of the group, such as, "Joint Board of Trustees of the Local 187 Machinists' Retirement Plan."

Note: *Although Employer Identification Numbers (EINs) for funds (trusts or custodial accounts) associated with plans are not required to be furnished on the Form 5500 series returns/reports, the IRS will issue EINs for such funds for other reporting purposes. EINs may be obtained by filing Form SS-4 as described above.*

1c. From the list of business codes on pages 10 and 11, enter the one that best describes the nature of the employer's business. If more than one employer is involved, enter the business code for the main business activity.

2a. If the document constituting the plan appoints or designates a plan administrator other than the sponsor, enter the administrator's name and address.

2a and b. If the plan administrator is also the sponsor, enter "Same." If filing as a group insurance arrangement, enter "Same."

The term ***"administrator"*** means—

(i) the person or group of persons specified as the administrator by the instrument under which the plan is operated;

(ii) the plan sponsor/employer if an administrator is not so designated; or

(iii) any other person prescribed by regulations of the Secretary of Labor if an administrator is not designated and a plan sponsor cannot be identified.

2b. A plan administrator must have an EIN for reporting purposes. Enter the plan administrator's 9-digit EIN here. If the plan administrator has no EIN, apply for one as described in 1b above.

Employees of an employer are not plan administrators unless so designated in the plan document, even though they engage in administrative functions of the plan. If an employee of the employer is designated as the plan administrator, that employee must get an EIN.

3. If you answer "No," enter the name, address and EIN of the plan sponsor and/or the plan administrator shown on the prior return/report.

3c. Indicate if the change in 3a is only a change in sponsorship. "Change in sponsorship" means the plan's sponsor has been changed but no assets or liabilities have been transferred to another plan(s), the plan has not terminated or merged with any other plan, etc.

4a. Check for a single-employer plan. See "Kinds of Filers" for what is considered a single-employer plan.

4b. Check for a plan in which more than one employer participates, if each employer is either a member of a controlled group of corporations (Code section 414(b)) or a member of a group of employers under common control (Code section 414(c)).

4c. Check for a multiemployer plan as defined in Code section 414(f) and ERISA sections 3(37) and 4001(a)(3).

4d. Check for a multiple-employer-collectively-bargained plan as described under "Kinds of Filers."

4e. Check for a multiple-employer plan (other) if the plan administrator is filing for the plan as a whole.

4f. Check for a consolidated filing (pursuant to 29 CFR 2520.104-43) that a trust or other body makes instead of separate filings for welfare benefit plans that meet the requirements for group insurance arrangements in 29 CFR 2520.104-21.

5a. Enter the formal name of the plan or enough information to identify it.

5b. Enter the date the plan first became effective.

5c. Enter the 3-digit number the employer or plan administrator assigned to the plan. All welfare plan numbers and Code section 6039D plan numbers start at 501. All other plans start at 001.

Once you use a plan number, continue to use it for that plan on all future returns/reports. Do not use it for any other plan even if you terminated the first plan.

Group Insurance Arrangement.—For entities filing as a group insurance arrangement enter the name of the plan for the arrangement as a whole and the date it became effective. Enter the next 3-digit plan number available to the plan sponsor in the 500 series.

6a. Welfare plans must check each box that applies. In addition, plans described in Code section 120 (group legal services plans) check box (v), plans described in Code section 125 (cafeteria plans) check box (vi), plans described in Code section 127 (educational assistance programs) check box (vii). If you checked box (v), (vi), or (vii) and the benefits under the plan or program are paid as needed from the general assets of the employer, check unfunded, otherwise, check funded.

6b(1). For a defined benefit plan, check the box that best indicates how the retirement benefit is determined. For example:

(A) Fixed benefit: X% of pay;

(B) Unit benefit: X% of pay times years of service;

(C) Flat benefit: a stated dollar amount payable after a specified number of years of service.

6b(ii). Check (C) for a money purchase plan if the contribution is determined by a target benefit calculation. Check (D) for all money purchase plans that do not have a target benefit calculation.

6c(ii). Check if the plan is a pension plan that provides for individual accounts and permits a participant or beneficiary to exercise independent control over the assets in his or her account (see ERISA section 404(c)).

6c(iii). Check this box for pension benefit plans maintained outside the United States primarily for non-resident aliens. See "Kinds of Filers" for more information.

6c(iv). Enter name of the trust and bank or financial institution. Also enter city and state where the trust is maintained. (See page 9 for master trust instructions.)

6d. For single-employer plans enter the date the employer's tax year ends. For example, if the tax year is a calendar year, enter 12-31-85. For all plans with more than one employer, enter "N/A."

6e. Definition of Affiliated Service Group.—In general, Code section 414(m)(2) defines an affiliated service group as a first service organization (FSO) that has:

(1) a service organization (A-ORG) that is a shareholder or partner in the FSO and that regularly performs services for the FSO or is regularly associated with the FSO in performing services for third persons, and/or

(2) any other organization (B-ORG) if:

(A) a significant portion of the business of that organization consists of performing services for the FSO or A-ORG of a type historically performed by employees in the service field of the FSO or A-ORG, and

(B) 10% or more of the interest of the B-ORG is held by persons who are officers, highly compensated employees, or owners of the FSO or A-ORG.

An affiliated service group also includes a group consisting of an organization whose principle business is performing management functions for another organization (or one organization and other related organizations) on a regular and continuing basis, and the organization for which such functions are so performed by the organization. For a plan maintained by more than one employer, answer "Yes," if any such employer is a member of an affiliated service group.

7. The description of "***participant***" in the instructions below is only for purposes of item 7 of this form.

For welfare plans, dependents are considered to be neither participants nor beneficiaries.

Participant means any individual who is included in one of the categories below.

7a. Active participants include any individuals who are currently in employment covered by a plan and who are earning or retaining credited service under a plan. This category includes any individuals who are currently below the integration level in a plan that is integrated with social security. Active participants also include any nonvested individuals who are earning or retaining credited service under a plan. This category does not include nonvested former employees who have incurred breaks in service the greater of 1 year or the break in service period specified in the plan.

For determining if active participants are fully vested, partially vested or nonvested, consider vesting in employer contributions only.

For purposes of Code section 6039D, participant means any individual who, for a plan year, has had at least one dollar excluded from income by reason of Code section 120, 125, or 127. If you are filing Form 5500 for a plan that is required to file both under Title I of ERISA and Code section 6039D, the preceding sentence does not apply.

7b. Inactive participants receiving benefits are any individuals who are retired or separated from employment covered by the plan and who are receiving benefits under the plan. This category does not include any individuals to whom an insurance company has made an irrevocable commitment to pay all the benefits to which the individual is entitled under the plan.

7c. Inactive participants entitled to future benefits are individuals who are retired or separated from employment covered by the plan and who are entitled to begin receiving benefits under the plan in the future. This category does not include any individuals to whom an insurance company has made an irrevocable commitment to pay all the benefits to which the individual is entitled under the plan.

7e. Deceased participants are any deceased individuals who have one or more beneficiaries who are receiving or are entitled to receive benefits under the plan. This category does not include an individual if an insurance company has made an irrevocable commitment to pay all the benefits to which the beneficiaries of that individual are entitled under the plan.

7g(i). If "Yes," file Schedule SSA (Form 5500) as an attachment to the annual return/report. Plan administrators: Code section 6057(e) provides that the plan administrator must give each participant a statement showing the same information for that participant as is reported on Schedule SSA.

8a. Check "Yes," if an amendment to the plan was adopted in this plan year, regardless of the effective date of the amendment.

8b(ii). Check "Yes," only if the accrued benefits were reduced. For example, a plan provides a benefit of 2% for each year of service, but the plan is amended to change the benefit to 1½% a year for all years of service under the plan.

8c. Enter the date of the most recent amendment adopted regardless of the effective date of the amendment.

9a. Check "Yes," if the plan was terminated or if the plan was merged or consolidated into another plan. Enter year of termination if applicable. If you checked **6a**(v), (vi), or (vii) and indicated that this is an unfunded plan and you also answered **9a** "Yes," you must also check **9b** "Yes."

9b. If the plan was terminated and all trust assets were not distributed, file a return/report for each year the trust has assets. In that case, the return/report must be filed by the plan administrator, if designated, or by the person or persons who actually control the plan's property.

If all trust assets were allocated to buy individual annuity contracts and the contracts were distributed to the participants, check "Yes."

If all the trust assets were transferred to another plan, check "Yes."

10. If this plan was merged or consolidated into another plan(s), or plan assets or liabilities were transferred to another plan(s), indicate which other plan or plans were involved.

10c. Enter the EIN of the sponsor (employer, if for a single-employer plan) of the other plan.

10e. Pension benefit plans must file Form 5310 at least 30 days before any plan merger or consolidation or any transfer of plan assets or liabilities to another plan.

Caution: There is a penalty for not filing Form 5310 on time.

11c. Even if your plan is funded exclusively through insurance or annuity contracts, you must complete item 13 unless you meet the requirements listed above it. If you meet these requirements, check the box provided and do not complete the rest of item 13.

12a. Include any individual, trade or business, whether incorporated or unincorporated, responsible for managing the clerical operations (e.g., handling membership rosters, claims payments, maintaining books and records) of the plan on a contractual basis. Do not include salaried staff or employees of the plan or banks or insurance carriers. An EIN must be entered in column (b). If an individual is listed in column (a), the EIN to be entered in column (b) should be the EIN of the individual's employer.

12b. Include any other person who (1) had any control over plan assets, or (2) was paid more than $1,000 a month as a plan employee, or (3) was not a plan employee, but received compensation of more than $600 from the plan during the year. Do not list persons whose only compensation in relation to the plan consists of insurance fees and commissions listed in Schedule A (Form 5500). Include only persons who were paid by the plan, either indirectly (such as through the plan sponsor) or directly.

Include brokerage commissions or fees only if the broker is granted some discretion (see 29 CFR 2510.3-21, paragraph (d), regarding "discretion"). Include all other commissions and fees on investments, whether or not they are capitalized as investment costs. Summarize information about each person during the full plan year, using the format of the schedule below line 12.

An EIN must be entered in column (b). If an individual is listed in column (a), the EIN to be entered in column (b) should be the EIN of the individual's employer.

12. column (g). From the list below, select the code that best describes the nature of services provided to the plan, and

enter the number in column (g). If more than one service was provided, enter the code of the primary service.

Code	Service
10	Accounting (including auditing)
11	Actuarial
13	Administration
14	Brokerage (real estate)
15	Brokerage (stocks, bonds, commodities)
16	Computing, tabulating, ADP, etc.
17	Consulting (general)
18	Custodial (securities)
19	Insurance agents and brokers
20	Investment advisory
21	Investment management
22	Legal
23	Printing and duplicating
24	Recordkeeping
25	Trustee (individual)
26	Trustee (corporate)
27	Pension/insurance advisor
28	Valuation services (appraisals, asset valuations, etc.)
29	Investment evaluations
99	Other (specify)

13 and 14. You can use either the cash, modified accrual, or accrual basis for recognition of transactions in items 13 and 14, as long as you use one method consistently.

"***Current value***" means fair market value where available. Otherwise it means the fair value as determined in good faith under the terms of the plan by a trustee or a named fiduciary, assuming an orderly liquidation at the time of the determination.

If the assets of two or more plans are maintained in one trust such as when an employer has two plans which are funded through a single trust (except common/collective trusts or master trusts), complete items 13 and 14 by entering the plan's allocable part of each line item.

If assets of one plan are maintained in two or more trust funds, report the combined financial information in 13 and 14.

Common/Collective Trusts and Pooled Separate Accounts.—For a plan with assets in common or collective trusts or pooled separate accounts, report in item 13c(ix) and/or 13d(vi) the value of the units of participation. Also attach to the return/report either (1) the most recent statement of assets and liabilities of any common or collective trust or pooled separate account or (2) a certification that the plan has received a copy of such statement from the bank or insurance company, the bank or insurance company's EIN and the numbers they use to identify the trusts or separate accounts. Items 14 and 22 include information regarding the value of the plan's units of participation in common or collective trusts or separate accounts and about transactions involving the plan's acquisition and disposition of units of participation in the trust or separate account. Do not include individual transactions of the common or collective trust or separate account. For details see 29 CFR sections 2520.103-3, 2520.103-4, 2520.103-5 and 2520.103-9.

13. If your plan meets the terms given in the heading, check the box at the top and do not complete the rest of item 13.

13c. Investments in securities of the U.S. Government should be included in c(i).

13c(i)(A). Long term securities.—Include all U.S. Government securities with an original maturity period of one year or more.

13c(i)(B). Short term securities.—Include all U.S. Government securities with an original maturity period of less than one year.

13c(ii)(A). Long term instruments.—Include all corporate debt instruments with an original maturity period of one year or more.

13c(ii)(B). Short term instruments.—Include all corporate debt instruments with an original maturity period of less than one year, including commercial paper.

13c(v). A registered investment company is a company registered under the Investment Company Act of 1940.

13d. For purposes of this form, party-in-interest is deemed to include a disqualified person—see Code section 4975(e)(2). The term "party-in-interest" means, as to an employee benefit plan—

(A) any fiduciary (including, but not limited to, any administrator, officer, trustee or custodian), counsel or employee of the plan;

(B) a person providing services to the plan;

(C) an employer any of whose employees are covered by the plan;

(D) an employee organization, any of whose members are covered by the plan;

(E) an owner, direct or indirect, of 50% or more of—(i) the combined voting power of all classes of stock entitled to vote, or the total value of shares of all classes of stock of a corporation, (ii) the capital interest or the profits interest of a partnership, or (iii) the beneficial interest of a trust or unincorporated enterprise that is an employer or an employee organization described in (C) or (D);

(F) a relative of any individual described in (A), (B), (C) or (E);

(G) a corporation, partnership, or trust or estate of which (or in which) 50% or more of—(i) the combined voting power of all classes of stock entitled to vote or the total value of shares of all classes of stock of such corporation, (ii) the capital interest or profits interest of such partnership, or (iii) the beneficial interest of such trust or estate, is owned directly or indirectly, or held by, persons described in (A), (B), (C), (D) or (E);

(H) an employee, officer, director (or an individual having powers or responsibilities similar to those of officers or directors), or a 10% or more shareholder directly or indirectly, of a person described in (B), (C), (D), (E) or (G), or of the employee benefit plan; or

(I) a 10% or more (directly or indirectly in capital or profits) partner or joint venturer of a person described in (B), (C), (D), (E) or (G).

13e. Show the value of the buildings and other depreciable property used in the operation of the plan. Buildings and other property held for investment should be shown in 13c or d.

13f. You can use the same method for determining the value of the unallocated insurance contracts for 13f that you used for lines 6e and 7 of Schedule A (Form 5500) as long as the contract's value is stated as of the beginning and the end of the plan year.

13f(i). Enter the current value of the plan's interest in non-pooled separate accounts as of the beginning and the end of the plan year. Unallocated insurance contracts funded with pooled separate accounts should be entered in 13c(ix) and/or 13d(vi).

13f(ii). Enter the current value of all other unallocated funds: for example, deposit administration contracts (DAC's) or immediate participation guarantee contracts (IPG's), etc., as of the beginning and the end of the plan year.

13g. Include on this line the current value of any dividends or retroactive rate refunds due as of the beginning and the end of the plan year.

Liabilities.— Do not include the value of future pension payments in 13l, j or k.

13i(i). Enter total amount of claims which have been processed and approved for payment directly from the trust but have not been paid. Do not include the value of future pension payments.

13j. Acquisition indebtedness.—"Acquisition indebtedness," for debt-financed property other than real property, means the outstanding amount of the principal debt incurred:

(1) by the organization in acquiring or improving the property;

(2) before the acquisition or improvement of the property if the debt was incurred only to acquire or improve the property; or

(3) after the acquisition or improvement of the property if the debt was incurred only to acquire or improve the property and was reasonably foreseeable at the time of such acquisition or improvement.

For further explanation, see Code section 514(c).

13n. Total dollar amounts for acquisitions and dispositions of common stock should include general and party-in-interest transactions.

14a. If the trust is on the accrual basis, enter amount of contributions received or accrued.

14b. Show current value, at date contributed, of securities or other noncash property contributed to the plan.

14f. Include all income attributed to pooled arrangements and identify each as: (name) pooled separate account, (name) money market fund, etc. This income (loss) should include all earnings (losses), realized gains/losses and unrealized gains/losses. The individual components of income need not be shown separately but may be aggregated by arrangement in the space provided.

14h. If you are required by Code section 6039D to file a return/report, you must complete items 14h, 14j, 14k, and 14l. If the exact amounts of the administrative expenses are not readily determinable, reasonable estimates of such amounts may be made.

14h(i). If distributions include securities or other property, show the current value, at date distributed, in this figure.

14h(ii). Include payments to Blue Cross, Blue Shield and health maintenance organizations.

14h(iii). Include here such items as prepaid legal services, day care services, training and apprenticeship services.

14j. For purposes of a filing required only because of Code section 6039D, do not include overhead expenses such as utilities and photocopying expenses. Also, if you maintain an educational assistance program described in Code section 127, do not include expenses for job-related training which is deductible under Code section 162.

14n(i). Figure this amount as follows: (1) subtract the cost or adjusted basis of all assets from the current value of all assets at the beginning of the year; (2) subtract the cost or adjusted basis of all assets from the current value of all assets at the end of the year; (3) if the result under (2) is greater than the result under (1), enter the difference on line n(i); if the result under (1) is greater than the result under (2), enter the difference in parentheses on line n(i).

14n(iii). Adjustments that are not shown on line (i) or (ii) should be entered on line (iii), for example, material adjustments relating to earlier years such as the writeoff of an account receivable, bond or note.

15b. Replaced means a policy has been discontinued and a new policy written. It does not include incremental policies, such as individual life policies written to reflect salary increases.

16. Generally, every plan official of an employee benefit plan who "handles" funds or other property of such plan must be bonded. See 29 CFR 464.7 for definition of "handling." For exceptions which apply to unfunded plans, banks, insurance companies, etc., see ERISA section 412.

16c. Enter the maximum amount of loss recoverable for this plan only.

16f. If "Yes," list on a sheet of paper the same size as the form, the amounts of the losses, the amount recovered for each loss from the bonding company, and the amount recovered from the individual causing the loss. The individual causing the loss need not be identified in your answer. (If the amounts do not equal the total loss sustained, explain.)

Example

Amount of losses	Amount recovered from bonding company	Amount recovered from individual causing the loss
$5,000.00	$3,000.00	$2,000.00

17. Provide information for all employers of a controlled group, a group under common control or an affiliated service group even if they do not participate in the plan. Also, leased employees (described in Code section 414(n)(2)) of any such employer(s) are to be included as employees unless the leasing organization maintains a "safe harbor" plan described in Code section 414(n)(5) for the leased employees. A safe harbor plan is a money purchase pension plan maintained by the leasing organization which provides with respect to a leased employee:

(A) a nonintegrated employer contribution rate of at least 7½%, and

(B) immediate participation and full and immediate vesting.

Therefore, the total employees entered in 17b, the breakdown of excluded employees shown in 17c and the ineligible employees shown in 17e should also include the employees of the controlled group, employees of employers under common control or other employees in the affiliated service group or leased employees as described above.

Do not complete 17 for multiemployer plans described in Code section 414(f) or for multiple-employer-collectively-bargained plans.

17a. If you do not claim to meet the percentage tests of Code section 410(b)(1)(A), attach an explanation indicating how your plan meets the coverage requirements of Code section 410(b)(1)(B).

17b. For purposes of filing required only because of Code section 6039D, complete only items 17b, 17f and 17h.

18. The IRS serial number is the 8 character letter serial number that IRS gives for master, prototype, and uniform plans.

21b. If a waived funding deficiency is being amortized in the current plan year, do not complete (i), (ii), and (iii), but complete 1, 2, 3, 7, and 9 of Schedule B (Form 5500). An enrolled actuary need not sign Schedule B under these circumstances.

21b(iii). File Form 5330 with IRS to pay the 5% excise tax on the funding deficiency. Caution: There is a penalty for not filing Form 5330 on time.

22a. If the assets or investment interests of two or more plans are maintained in one trust (except common/collective trusts or master trusts as described under "Kinds of Filers"), the following instructions apply:

With respect to the schedules included under items 22a(i), (ii), (iii) and (iv), all entries which relate to the trust shall be completed by entering the plan's allocable portion of the total dollar amounts.

For purposes of item 22a(v), the plan's allocable portion of the transactions of the trust shall be combined with the other transactions of the plan, if any, to determine which transactions (or series of transactions) are reportable.

22a(i). Prepare a schedule of all assets held for investment purposes at the plan year end (see 29 CFR 2520.103-11) aggregated and identified by issue, maturity date, rate of interest, collateral, par or maturity value, cost and current value and in the case of a loan, the payment schedule. Use the following or similar format, and the same size paper as the form.

Note: *In column (a), place an asterisk (*) on the line of each identified person known to be a party-in-interest to the plan. In column (c), include any restriction on transferability of corporate securities. (Include lending of securities permitted under Prohibited Transactions Exemption 81-6.)*

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value

In addition, prepare a schedule of investment assets which were both acquired and disposed of within the plan year (see 29 CFR 2520.103-11). The schedule is to set out the information in the following or similar format. Use the same size paper as the form.

(a) Identity of issue, borrower, lessor or similar party	(b) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(c) Costs of acquisitions	(d) Proceeds of dispositions

22a(ii). The types of transactions referred to include those set forth in ERISA sections 406 and 407(a) and Code section 4975(c). Do not check "Yes," for, or list, transactions that are statutorily exempt under Part 4 of Title I, or administratively exempt under ERISA section 408(a) or exempt under Code sections 4975(c) and 4975(d). Set out each transaction with the information set forth below in the following or similar format using the same size paper as the form. (For definition of party-in-interest, see instruction 13d.) You may indicate that an application for an administrative exemption is pending. If a nonexempt prohibited transaction occurred, file Form 5330 with IRS to pay the excise tax on the transaction.

(a) Identity of party involved	(b) Relationship to plan, employer or other party-in-interest	(c) Description of transactions including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price	(e) Selling price	(f) Lease rental	(g) Expenses incurred in connection with transaction	(h) Cost of asset	(i) Current value of asset	(j) Net gain or (loss) on each transaction

22a(iii). Set out each loan in the following or similar format. Use the same size paper as the form.

Note: *In column (a), place an asterisk (*) on the line of each identified person known to be a party-in-interest to the plan. Include all loans that were renegotiated during the plan year.*

(a)	(b) Identity and address of obligor	(c) Original amount of loan	Amount received during reporting year		(f) Unpaid balance at end of year	(g) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation and other material items	Amount overdue	
			(d) Principal	(e) Interest			(h) Principal	(i) Interest

Explain what steps have been taken or will be taken to collect overdue amounts for each loan listed.

22a(iv). Give the following information in the format below or similar format. Use the same size paper as the form.

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)	(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears

Attach a statement explaining what steps have been taken to collect the amount due or to otherwise remedy the default.

22a(v). Show each reportable transaction (see 29 CFR 2520.103-6). Use the following or similar format and the same size paper as the form.

Note: *In the case of a purchase or sale of a security on the market, do not identify the person from whom purchased or to whom sold.*

(a) Identity of party involved	(b) Description of asset (include interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)

Note: *The 3% figure is determined by comparing the current value of the transaction at transaction date with the current value of the plan assets at the beginning of the plan year.*

22b. Plans filing the Annual Return/Report Form 5500 are required to engage an independent qualified public accountant pursuant to ERISA section 103(a)(3)(A) except for plans meeting the requirements of 29 CFR 2520.104-44. See 29 CFR 2520.103-1 and 2520.104-50 for further guidance regarding the accountant's examination and opinion.

23. If you are uncertain whether the plan is covered under Title IV of ERISA, check the box "not determined" and PBGC will make a coverage determination.

24a. A "top-heavy plan" is a plan which during any plan year is:

(1) Any defined benefit plan if, as of the determination date, the present value of the cumulative accrued benefits under the plan for key employees exceeds 60% of the present value of the cumulative accrued benefits under the plan for all employees; and

(2) Any defined contribution plan if, as of the determination date, the aggregate of the accounts of key employees under the plan exceeds 60% of the aggregate of the accounts of all employees under the plan.

Also, each plan of an employer included in a required group is to be treated as a top-heavy plan if such group is a top-heavy group. See definition of required aggregation and top-heavy group below.

Key Employee —A key employee is any participant in an employer plan who, at any time during the plan year, or any of the four preceding years is:

(1) an officer of the employer having an annual compensation greater than 150 percent of the amount in effect under Code section 415(c)(1)(A) for any such plan year,

(2) one of the 10 employees having annual compensation from the employer of more than the limitation in effect under Code section 415(c)(1)(A) and owning (or considered as owning within the meaning of Code section 318) the largest interests in the employer,

(3) a 5-percent owner of the employer, or

(4) a 1-percent owner of the employer having an annual compensation from the employer of more than $150,000.

In determining whether an individual is an officer of the employer, no more than 50 employees, or, if less, the greater of 3 employees or 10 percent of the employees, are to be treated as officers.

Required Aggregation Group—A required aggregation group consists of:

(1) each plan of the employer in which a key employee is a participant, and

(2) each other plan of the employer which enables a plan to meet the requirements for nondiscrimination in contributions or benefits under Code section 401(a)(4), or the participation requirements under Code section 410.

Top-Heavy Group—A top-heavy group is an aggregation group if, as of the determination date, the sum of the present value of the cumulative accrued benefits for key employees under all defined benefit plans included in such group and the aggregate of the accounts of key employees under all defined contribution plans in such group exceeds 60% of a similar sum determined for all employees.

Plans Participating in Master Trust(s)

A. General

The annual return/report of a plan participating in a master trust must include statements and schedules providing information about assets held in the master trust, as specified in C, below, in addition to a Form 5500 completed as specified in B, below. The master trust information must be filed by the plan administrator or its designee **with the Department of Labor**, while the plan's Form 5500 and, if applicable, Schedules A and B, must be filed **with the Internal Revenue Service.**

For reporting purposes, a master trust is a trust for which a regulated financial institution (as defined below) serves as trustee or custodian (regardless of whether such institution exercises discretionary authority or control with respect to the management of assets held in the trust), and in which assets of more than one plan sponsored by a single employer or by a group of employers under common control are held. "Regulated financial institution" means a bank, trust company, or similar financial institution which is regulated, supervised, and subject to periodic examination by a state or Federal agency. Common control is determined on the basis of all relevant facts and circumstances (whether or not such employers are incorporated).

For reporting purposes, the assets of a master trust are considered to be held in one or more "investment accounts." A master trust investment account may consist of a pool of assets or a single asset.

Each pool of assets held in a master trust must be treated as a separate master trust investment account if each plan which has an interest in the pool has the same fractional interest in each asset in the pool as its fractional interest in the pool, and if each such plan may not dispose of its interest in any asset in the pool without disposing of its interest in the pool. A master trust may also contain assets which are not held in such a pool. Each such asset must be treated as a separate master trust investment account.

Financial information must generally be provided with respect to each master trust investment account as specified in C, "Reporting Information Relating to Master Trusts and Master Trust Investment Accounts," below.

B. Reporting Information Relating to the Individual Plan's Form 5500 To Be Filed With IRS

1. In item **6c(iv)**, if assets are held in a master trust of a single employer or controlled group, check the box and enter the name of the trust and bank or financial institution. Also enter the city and state where the trust is maintained.

2. In the schedule in item 12, include the plan's share of amounts of compensation for services paid during the plan year to the master trustee and to persons providing services to the master trust, if such compensation is not subtracted from the gross income of any master trust investment account in determining the net investment gain (or loss) from the investment account (see B6, below). Amounts of compensation subtracted from investment account gross income in determining the net investment gain (or loss) from the investment account must be reported on separate schedules (see C3, below).

3. Enter the current value of the plan's interest in master trusts at the beginning of the plan year and at the end of the plan year on line **13c(x)**. The value of the plan's interest in a master trust is the sum of the net values of the plan's interests in master trust investment accounts. The net values of such interests are obtained by multiplying the plan's percentage interest in each master trust investment account by the net assets of the investment account (total assets minus total liabilities) at the beginning and end of the plan year. If some plan funds are held in a master trust, and other plan funds are held in other funding media, complete all applicable sub-items of item 13 with regard to assets held in other funding media.

4. In sub-items **14d, e, f, i, j, k,** and **n(i)**, do not report earnings, expenses, gains or losses, and unrealized appreciation or depreciation which were included in computing the net investment gain (or loss) from any master trust investment account. If some plan funds are held in a master trust and other plan funds are held in other funding media, complete all applicable sub-items of item 14 to report plan earnings, and expenses, relating to the other funding media.

5. In sub-item **14j**, report all administrative expenses (by specified category) paid by or charged to the plan which were not subtracted from the gross income of a master trust investment account in determining the net investment gain (or loss) from the investment account (see B6, below).

6. Attach a list of each master trust investment account in which the plan has an interest indicating the plan's name, EIN and plan number (PN) and the name of the master trust used in the master trust information filed with the Department of Labor (see C, below). In tabular format show the net value of the plan's interest in each investment account (see B3, above) at the beginning of the plan year; and at the end of the plan year; the total amount of transfers to the investment account, and the total amount of transfers from the investment account, by the plan during the plan year; and the net investment gain (or loss) allocated to the plan for the plan year from the investment account. The net investment gain (or loss) allocated to the plan for the plan year from the investment account is equal to:

the current value of the plan's interest in the investment account at the end of the plan year,

minus the current value of the plan's interest in the investment account at the beginning of the plan year,

plus any amounts transferred out of the investment account by the plan during the plan year,

minus any amounts transferred into the investment account by the plan during the plan year.

7. Enter in sub-item **14n(ii)** the net investment gain (or loss) allocated to the plan for the plan year from all master trust investment accounts. The net investment gain (or loss) allocated to the plan for the plan year from all master trust investment accounts is obtained by subtracting any net investment losses allocated to the plan from master trust investment accounts from the sum of net investment gains allocated to the plan from master trust investment accounts. The net investment gain (or loss) allocated to the plan from each master trust investment account is reported on a separate schedule (see B6, above).

8. Do not complete sub-item **22a** if all plan funds are held in master trusts. If some plan funds are held in master trusts and other plan funds are held in other funding media, complete sub-item **22a** to report information relating to the other funding media. In such cases, complete item **22a(v)** only with respect to transactions involving assets of the plan which are not held in a master trust. In determining the 3% figure, do not include the value of plan assets held in the master trust in the current value of the plan's assets at the beginning of the plan year. Do not report acquisitions or dispositions of interests in a master trust in sub-item **22a(v)**. (See C6, below, with respect to information that must be included concerning each master trust investment account.)

C. Reporting Information Relating to Master Trusts and Master Trust Investment Accounts To Be Filed With the Department of Labor

The information described below must be filed with the Department of Labor no later than the date on which the plan's annual return/report is due. The required information may be filed by the plan administrator or by a person designated by the plan administrator, such as the administrator of another plan participating in the master trust or the financial institution serving as trustee of the master trust. However, it is the obligation of the plan administrator to ensure that the required information is filed prior to or concurrent with the filing by the plan of Form 5500. While only one copy of the required information should be filed for all plans participating in the master trust, the information is an integral part of the annual return/report of each participating plan and a participating plan's annual return/report will not be deemed complete unless all the information is filed within the prescribed time.

Each of the required statements and schedules must indicate the name of the master trust and the name of the master trust investment account . The required information shall be filed with the Department of Labor by mailing it to: Master Trust, Office of Pension and Welfare Benefit Programs, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

1. The name and fiscal year of the master trust and the name and address of the master trustee.

2. A list of all plans participating in the master trust, showing each plan's name, EIN, PN and its percentage interest in each master trust investment account as of the beginning and end of the fiscal year of the master trust ending with or within the plan year.

3. A statement, in the same format as item 12 of Form 5500, for each master

Continued on page 12

Codes for Principal Business Activity and Principal Product or Service

These industry titles and definitions are based, in general, on the Standard Industrial Classification System authorized by the Regulatory and Statistical Analysis Division, Office of Information and Regulatory Affairs, Office of Management and Budget, to classify enterprises by type of activity in which they are engaged.

AGRICULTURE, FORESTRY, AND FISHING

Code

Farms:

0120 Field crop.
0150 Fruit, tree nut, and vegetable.
0180 Horticultural specialty.
0230 Livestock.
0270 Animal specialty.

Agricultural services and forestry:

0740 Veterinary services.
0750 Animal services, except veterinary.
0780 Landscape and horticultural services.
0790 Other agricultural services.
0800 Forestry.

Fishing, hunting, and trapping:

0930 Commercial fishing, hatcheries and preserves.
0970 Hunting, trapping, and game propagation.

MINING

Metal mining:

1010 Iron ores.
1070 Copper, lead and zinc, gold and silver ores.
1098 Other metal mining.
1150 Coal mining.

Oil and gas extraction:

1330 Crude petroleum, natural gas, and natural gas liquids.
1380 Oil and gas field services.

Nonmetallic minerals (except fuels) mining:

1430 Dimension, crushed and broken stone; sand and gravel.
1498 Other nonmetallic minerals, except fuels.

CONSTRUCTION

General building contractors and operative builders:

1510 General building contractors.
1531 Operative builders.

Heavy construction contractors:

1611 Highway and street construction.
1620 Heavy construction, except highway.

Special trade contractors:

1711 Plumbing, heating, and air conditioning.
1721 Painting, paperhanging, and decorating.
1731 Electrical work.
1740 Masonry, stonework, and plastering.
1750 Carpentering and flooring.
1761 Roofing and sheet metal work.
1771 Concrete work.
1781 Water well drilling.
1790 Miscellaneous special trade contractors.

MANUFACTURING

Food and kindred products:

2010 Meat products.
2020 Dairy products.
2030 Preserved fruits and vegetables.
2040 Grain mill products.
2050 Bakery products.
2060 Sugar and confectionery products.
2081 Malt liquors and malt.
2088 Alcoholic beverages, except malt liquors and malt.
2089 Bottled soft drinks, and flavorings.
2096 Other food and kindred products.
2100 Tobacco manufacturers.

Textile mill products:

2228 Weaving mills and textile finishing.
2250 Knitting mills.
2298 Other textile mill products.

Apparel and other textile products:

2315 Men's and boys' clothing.
2345 Women's and children's clothing.
2388 Hats, caps, millinery, fur goods, and other apparel and accessories.
2390 Misc. fabricated textile products.

Code

Lumber and wood products:

2415 Logging camps and logging contractors, sawmills and planing mills.
2430 Millwork, plywood, and related products.
2498 Other wood products, including wood buildings and mobile homes
2500 Furniture and fixtures.

Paper and allied products:

2625 Pulp, paper, and board mills.
2699 Other paper products.

Printing, publishing, and allied industries:

2710 Newspapers.
2720 Periodicals.
2735 Books, greeting cards, and misc. publishing.
2799 Commercial and other printing, and printing trade services.

Chemical and allied products:

2815 Industrial chemicals, plastics materials, and synthetics.
2830 Drugs.
2840 Soap, cleaners, and toilet goods.
2850 Paints and allied products.
2898 Agricultural and other chemical products.

Petroleum refining and related industries (including those integrated with extraction):

2910 Petroleum refining (including those integrated with extraction).
2998 Other petroleum and coal products.

Rubber and misc. plastics products:

3050 Rubber products; plastics footwear, hose and belting.
3070 Misc. plastics products.

Leather and leather products:

3140 Footwear, except rubber.
3198 Other leather and leather products.

Stone, clay, glass, and concrete products:

3225 Glass products.
3240 Cement, hydraulic.
3270 Concrete, gypsum, and plaster products.
3298 Other nonmetallic mineral products.

Primary metal industries:

3370 Ferrous metal industries; misc. primary metal products.
3380 Nonferrous metal industries.

Fabricated metal products, except machinery and transportation equipment:

3410 Metal cans and shipping containers.
3428 Cutlery, hand tools, and hardware; screw machine products, bolts, and similar products.
3430 Plumbing and heating, except electric and warm air.
3440 Fabricated structural metal products.
3460 Metal forgings and stampings.
3470 Coating, engraving, and allied services.
3480 Ordnance and accessories, except vehicles and guided missiles.
3490 Misc. fabricated metal products.

Machinery, except electrical:

3520 Farm machinery.
3530 Construction, mining and materials handling machinery and equipment.
3540 Metalworking machinery.
3550 Special industry machinery, except metalworking machinery.
3560 General industrial machinery.

Code

3570 Office, computing, and accounting machines.
3598 Engines and turbines, service industry machinery, and other machinery, except electrical.

Electrical and electronic machinery, equipment, and supplies:

3630 Household appliances.
3665 Radio, television, and communication equipment.
3670 Electronic components and accessories.
3698 Other electric equipment.

Transportation equipment:

3710 Motor vehicles and equipment.
3725 Aircraft, guided missiles and parts.
3730 Ship and boat building and repairing.
3798 Other transportation equipment.

Measuring and controlling instruments; photographic and medical goods, watches and clocks:

3815 Scientific instruments and measuring devices; watches and clocks.
3845 Optical, medical, and ophthalmic goods.
3860 Photographic equipment and supplies.
3998 Other manufacturing products.

TRANSPORTATION, COMMUNICATION, ELECTRIC, GAS, SANITARY SERVICES

Transportation:

4000 Railroad transportation.

Local and interurban passenger transit:

4121 Taxicabs.
4189 Other passenger transportation.

Trucking and warehousing:

4210 Trucking, local and long distance.
4289 Public warehousing and trucking terminals.

Other transportation including transportation services:

4400 Water transportation.
4500 Transportation by air.
4600 Pipelines, except natural gas.
4722 Passenger transportation arrangement.
4723 Freight transportation arrangement.
4799 Other transportation services.

Communication:

4825 Telephone, telegraph, and other communication services.
4830 Radio and television broadcasting.

Electric, gas, and sanitary services:

4910 Electric services.
4920 Gas production and distribution.
4930 Combination utility services.
4990 Water supply and other sanitary services.

WHOLESALE TRADE

Durable:

5010 Motor vehicles and automotive equipment.
5020 Furniture and home furnishings.
5030 Lumber and construction materials.
5040 Sporting, recreational, photographic, and hobby goods, toys, and supplies.
5050 Metals and minerals, except petroleum and scrap.
5060 Electrical goods.
5070 Hardware, plumbing and heating equipment.
5083 Farm machinery and equipment.
5089 Other machinery, equipment, and supplies.
5098 Other durable goods.

Code

Nondurable:

5110 Paper and paper products.
5129 Drugs, drug proprietaries, and druggists' sundries.
5130 Apparel, piece goods, and notions.
5140 Groceries and related products, except meats and meat products.
5147 Meats and meat products.
5150 Farm product raw materials.
5160 Chemicals and allied products.
5170 Petroleum and petroleum products.
5180 Alcoholic beverages.
5190 Misc. nondurable goods.

RETAIL TRADE

Building materials, hardware, garden supply, and mobile home dealers:

5211 Lumber and other building materials dealers.
5231 Paint, glass and wallpaper stores.
5251 Hardware stores.
5261 Retail nurseries and garden stores.
5271 Mobile home dealers.

General merchandise:

5331 Variety stores.
5398 Other general merchandise stores.

Food stores:

5411 Grocery stores.
5420 Meat and fish markets and freezer provisioners.
5431 Fruit stores and vegetable markets.
5441 Candy, nut, and confectionery stores.
5451 Dairy products stores.
5460 Retail bakeries.
5490 Other food stores.

Automotive dealers and service stations:

5511 New car dealers (franchised).
5521 Used car dealers.
5531 Auto and home supply stores.
5541 Gasoline service stations.
5551 Boat dealers.
5561 Recreational vehicle dealers.
5571 Motorcycle dealers.
5599 Aircraft and other automotive dealers.

Apparel and accessory stores:

5611 Men's and boys' clothing and furnishings.
5621 Women's ready-to-wear stores.
5631 Women's accessory and specialty stores.
5641 Children's and infants' wear stores.
5651 Family clothing stores.
5661 Shoe stores.
5681 Furriers and fur shops.
5699 Other apparel and accessory stores.

Furniture, home furnishings, and equipment stores:

5712 Furniture stores.
5713 Floor covering stores.
5714 Drapery, curtain, and upholstery stores.
5719 Home furnishings, except appliances.
5722 Household appliance stores.
5732 Radio and television stores.
5733 Music stores.

Eating and drinking places:

5812 Eating places.
5813 Drinking places.

Miscellaneous retail stores:

5912 Drug stores and proprietary stores.
5921 Liquor stores.
5931 Used merchandise stores.
5941 Sporting goods stores and bicycle shops.
5942 Book stores.
5943 Stationery stores.
5944 Jewelry stores.
5945 Hobby, toy, and game shops.
5946 Camera and photographic supply stores.
5947 Gift, novelty, and souvenir shops.
5948 Luggage and leather goods stores.
5949 Sewing, needlework, and piece goods stores.
5961 Mail order houses.
5962 Merchandising machine operators.
5963 Direct selling organizations.
5982 Fuel and ice dealers (except fuel oil and bottle gas dealers).
5983 Fuel oil dealers.

Code

5984 Liquefied petroleum gas (bottled gas).
5992 Florists.
5993 Cigar stores and stands.
5994 News dealers and newsstands.
5996 Other miscellaneous retail stores.

FINANCE, INSURANCE, AND REAL ESTATE

Banking:

6030 Mutual savings banks.
6060 Banking holding companies.
6090 Banks, except mutual savings banks and bank holding companies.

Credit agencies other than banks:

6120 Savings and loan associations.
6140 Personal credit institutions.
6150 Business credit institutions.
6199 Other credit agencies.

Security, commodity brokers, dealers, exchanges, and services:

6212 Security underwriting syndicates.
6218 Security brokers and dealers, except underwriting syndicates.
6299 Commodity contracts brokers and dealers; security and commodity exchanges; and allied services.

Insurance:

6355 Life insurance.
6356 Mutual insurance, except life or marine and certain fire or flood insurance companies.
6359 Other insurance companies.
6411 Insurance agents, brokers, and services.

Real estate:

6511 Real estate operators (except developers) and lessors of buildings.
6516 Lessors of mining, oil, and similar property.
6518 Lessors of railroad property and other real property.
6531 Real estate agents, brokers and managers.
6541 Title abstract offices.
6552 Subdividers and developers, except cemeteries.
6553 Cemetery subdividers and developers.
6599 Other real estate.
6611 Combined real estate, insurance, loans and law offices.

Holding and other investment companies:

6742 Regulated investment companies.
6743 Real estate investment trusts.
6744 Small business investment companies.
6749 Holding and other investment companies, except bank holding companies.

SERVICES

Hotels and other lodging places:

7012 Hotels.
7013 Motels, motor hotels, and tourist courts.
7021 Rooming and boarding houses.
7032 Sporting and recreational camps.
7033 Trailer parks and camp sites.
7041 Organizational hotels and lodging houses on a membership basis.

Personal services:

7215 Coin-operated laundries and dry cleaning.
7219 Other laundry, cleaning and garment services.
7221 Photographic studios, portrait.
7231 Beauty shops.
7241 Barber shops.
7251 Shoe repair and hat cleaning shops.
7261 Funeral services and crematories.
7299 Miscellaneous personal services.

Business services:

7310 Advertising.
7340 Services to buildings.
7370 Computer and data processing services.
7392 Management, consulting, and public relations services.
7394 Equipment rental and leasing.
7398 Other business services.

Code

Automotive repair and services:

7510 Automotive rentals and leasing, without drivers.
7520 Automobile parking.
7531 Automobile top and body repair shops.
7538 General automobile repair shops.
7539 Other automobile repair shops.
7540 Automobile services, except repair.

Miscellaneous repair services:

7622 Radio and TV repair shops.
7628 Electrical repair shops, except radio and TV.
7641 Reupholstery and furniture repair.
7680 Other miscellaneous repair shops.

Motion pictures:

7812 Motion picture production, distribution, and services.
7830 Motion picture theaters.

Amusement and recreation services:

7920 Producers, orchestras, and entertainers.
7932 Billiard and pool establishments.
7933 Bowling alleys.
7980 Other amusement and recreation services.

Medical and health services:

8011 Offices of physicians.
8021 Offices of dentists.
8031 Offices of osteopathic physicians.
8041 Offices of chiropractors.
8042 Offices of optometrists.
8048 Registered and practical nurses.
8050 Nursing and personal care facilities.
8060 Hospitals.
8071 Medical laboratories.
8072 Dental laboratories.
8098 Other medical and health services.

Other services:

8111 Legal services.
8200 Educational services.
8911 Engineering and architectural services.
8932 Certified public accountants.
8933 Other accounting, auditing, and bookkeeping services.
8999 Other services, not elsewhere classified.

TAX-EXEMPT ORGANIZATIONS

9002 Church plans making an election under section 410(d) of the Internal Revenue Code.
9319 Other tax-exempt organizations.
9904 Governmental instrumentality or agency.

trust investment account showing amounts of compensation paid during the fiscal year of the master trust ending with or within the plan year to persons providing services with respect to the investment account and subtracted from the gross income of the investment account in determining the net increase (decrease) in net assets of the investment account (see C5, below).

4. A statement for each master trust investment account showing the assets and liabilities of the investment account at the beginning and end of the fiscal year of the master trust ending with or within the plan year, grouped in the same categories as those specified in item 13 of Form 5500.

5. A statement for each master trust investment account showing the income and expenses, changes in net assets, and net increase (decrease) in net assets of each such investment account during the fiscal year of the master trust ending with or within the plan year, in the categories specified in item 14 of Form 5500. In place of sub-items **a, b,** and **c** of item 14, show the total of all transfers of assets into the investment account by participating plans. In place of sub-item **h** of item 14, show the total of all transfers of assets out of the investment account by participating plans. Do not complete sub-item 14**n**(ii).

6. Schedules, in the format set forth in the instructions to item 22 of Form 5500, of the following items with respect to each master trust investment account for the fiscal year of the master trust ending with or within the plan year: assets held for investment, non-exempt party-in-interest transactions, defaulted or uncollectable loans and leases, and 3% transactions involving assets in the investment account. The 3% figure shall be determined by comparing the current value of the transaction at transaction date with the current value of the investment account assets at the beginning of the applicable fiscal year of the master trust.

Worksheet A

Use the worksheet to help you figure your deduction for contributions made to your pension benefit plan. This may be made part of your permanent records, do not file with IRS.

Self-employed individuals—compensation for self-employed individuals is their earned income only from the business with respect to which the plan is established.

Annual contributions for each participant in a money purchase plan may not exceed the lesser of 25% of compensation or $30,000.

1	Limitation on amount deductible under a defined benefit plan: **a** Employer contributions for the tax year	
	b Contribution carryover from earlier year	
	c Total: add **a** and **b**	
	d Amount necessary to meet minimum funding standards	
	e Amount deductible under Code section 404(a)(1)(A)(ii)	
	f Amount deductible under Code section 404(a)(1)(A)(iii)	
	g Full funding limitation determined under Code section 412	
	h Deduction: **d, e,** or **f,** whichever applies, but not more than the smaller of **c** or **g**	
2	Primary limitation on amount deductible under a profit-sharing or stock bonus plan:	
	a Employer contributions for the tax year	
	b Contribution carryover from earlier year	
	c Total: add **a** and **b**	
	d 15% of compensation paid to all participants	
	e Deduction: smaller of **c** or **d**	
3	Secondary limitation on amount deductible under a profit-sharing or stock bonus plan:	
	a Employer contributions for the tax year	
	b 25% of compensation paid to all participants	
	c Total of primary limitations for all earlier years and the current year	
	d Total earlier years' deductions	
	e Subtract **d** from **c**, but do not enter less than zero	
	f Smaller of **b** or **e**	
	g Deduction: lesser of **a** or **f**	
4	Limitation on amount deductible under a money purchase plan: **a** Employer contributions for the tax year	
	b Contribution carryover from earlier year	
	c Total: add **a** and **b**	
	d Normal cost (current year's service costs)	
	e Credits and gains	
	f Basic limit on deduction: subtract **e** from **d**	
	g Minimum contributions required under Code section 412, if larger than **f**	
	h Deduction: the larger of **f** or **g**, but not more than **c**	
5	Limitation on amount deductible under overlapping plans, Code section 404(a)(7):	
	a 25% of compensation paid to all participants	
	b Total employer contributions otherwise deductible under all overlapping plans	
	c Smaller of **a** or **b**	
	d Carryover from earlier year under Code section 404(a)(7)	
	e Smaller of **a** or the sum of **c** and **d**	
	f Amount contributed to meet minimum funding standards	
	g Deduction: greater of **e** or **f**	
6	Limitation on deduction for employer contributions to a nonqualified plan:	
	a Employer contributions* for the tax year that are nonforfeitable to the participants	
	b Earlier years' employer contributions* that became nonforfeitable to the participants this year	
	c Allowable deduction for this year: add **a** and **b**	

*Report this amount on the employees' Forms W-2.

U.S. GOVERNMENT PRINTING OFFICE : 1986 O - 493-371